



INVESTOR RELATIONS

November 2017



Forward Looking Statements

As usual, we will make statements during the presentation which are forward looking. Our 10Ks, 10Qs and other SEC documents outline the risks associated with these statements and we encourage you to review them.

We also incorporate non-GAAP financial measures in this presentation. A reconciliation of those measures to the most directly comparable GAAP measure is available on our website at www.equifax.com in the Investor Center. You can also reach the same information by clicking on the link included for those sections which discuss these non-GAAP measures.

Focus Following the Cybersecurity Incident

Strengthening Security and Providing Support for Consumers

■ **Improving service for consumers**

- TrustedID Premier offered to all U.S. consumers
 - Free for one year
 - Enrollment period extended through end of January 2018
 - Three bureau credit monitoring, ability to lock and unlock Equifax credit file, identity theft insurance, social security number monitoring, and access to Equifax credit file
- Web site and call center improvements

■ **Improving data security infrastructure**

- Reinforcing culture of security
- Strengthening accountability mechanisms
- Retaining expert advisors
- Hardening networks
- Improving procedures
- Implementing new detection tools

■ **Revising corporate structure**

- Chief Security Officer reporting directly to CEO
- Chief Transformation Officer reporting directly to CEO

■ **Working with the industry on solutions to growing cybersecurity and data protection challenges**

■ **Giving consumers more control over personal credit data**

- Lock and unlock service
 - Power to lock and unlock personal credit data
 - Will be offered for free, for life, to all U.S. consumers
 - On track for January 31, 2018 launch
- Teams exploring opportunities to provide services to empower consumers across our global markets

Enduring Business Fundamentals Support Long Term Growth

Demand for information solutions is growing as decision-making becomes more knowledge intensive AND the benefits of more accurate decisions deliver above average ROI for the customer

- Competition for customers is more intense
- Consumers are more selective in era of greater transparency
- Markets evolving toward one-to-one interaction across multiple channels

Supply of information solutions is expanding as technology facilitates access to more types and larger volumes of data for real time decisions at an increasingly lower cost

- Different ways to apply or combine existing data
- New sources of data become available (transaction data, social data, demographic data, etc.)

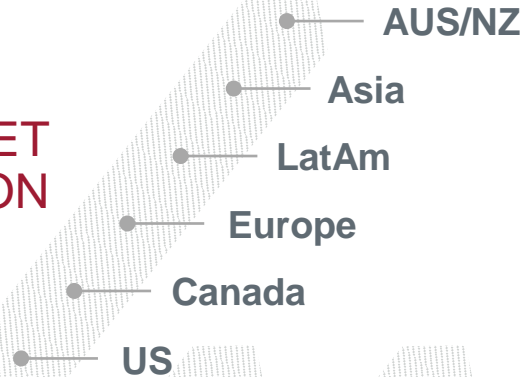


Information solutions – positioning Equifax as an insights company – represent a long term, sustainable growth opportunity

- End market growth through greater share of wallet
- New data sources broaden applications and increase value of installed solutions
- Becoming more embedded in clients' operations
- Penetrating new customer segments: auto, employers

Numerous Sources of Competitive Advantage Developed Over Time

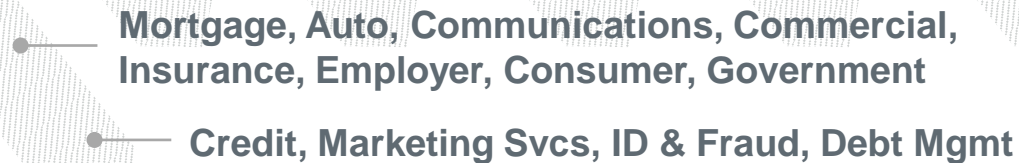
2a MARKET EXPANSION



1 UNIQUE DATA ASSETS



2b VERTICALS & USE CASES (Domains)



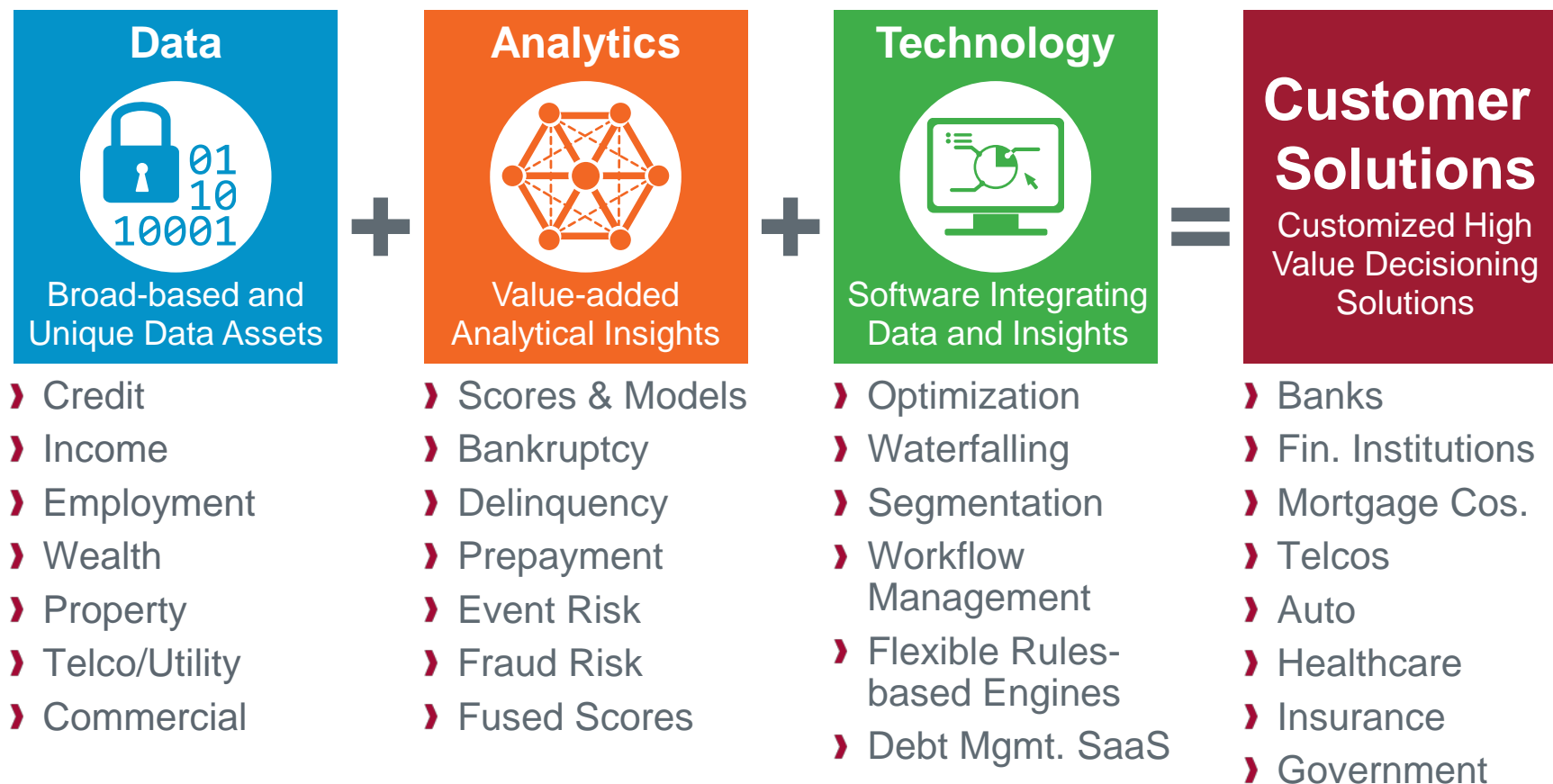
4 EXECUTION LEVERS



Dramatically Stronger Insights Through a Vast Array of Direct, Verified Data

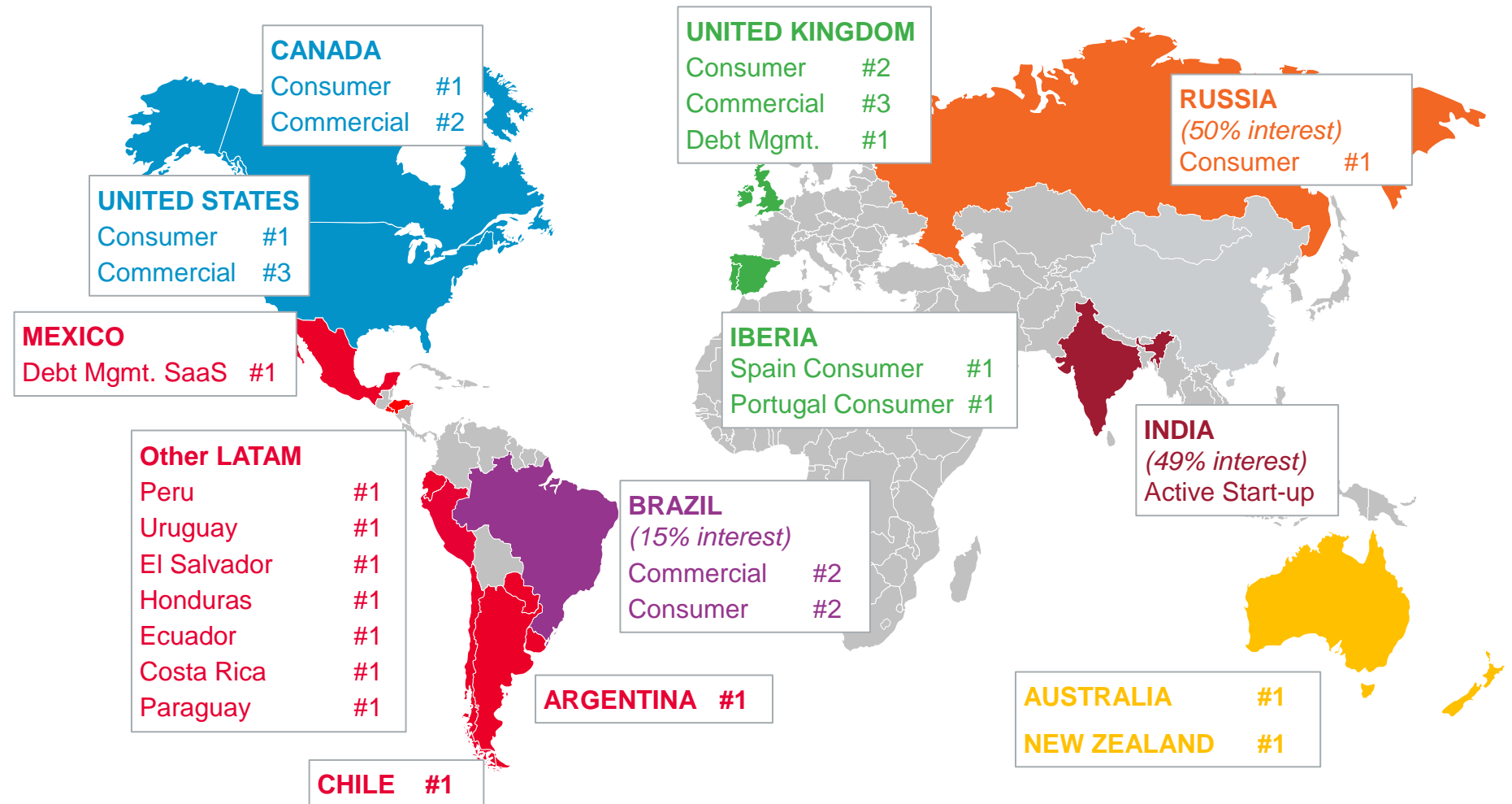


Our Business Model is Robust and Resilient



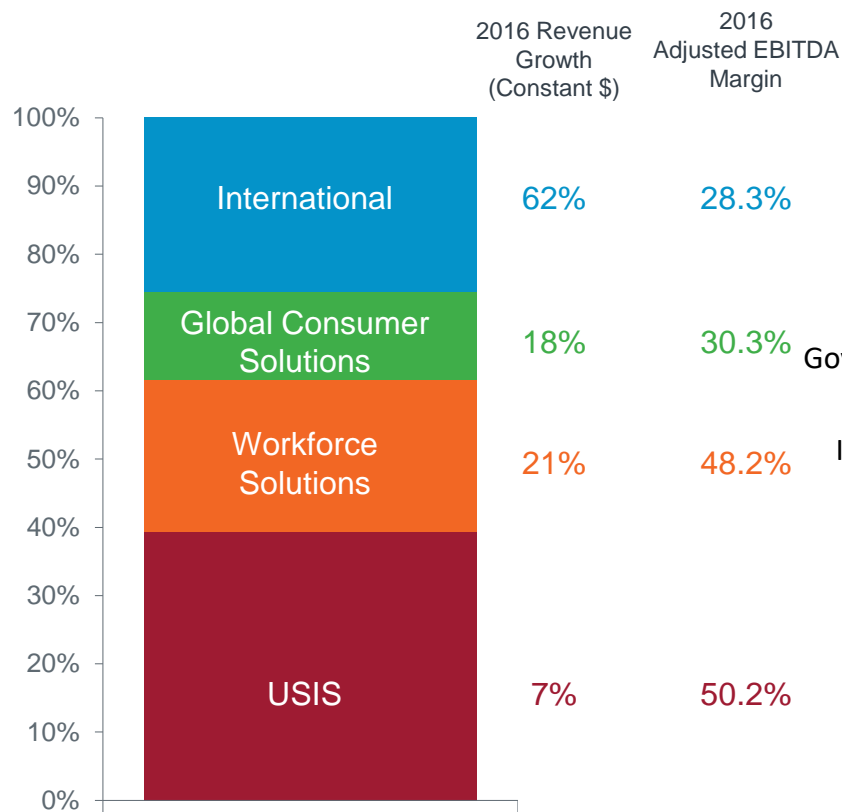
We have developed critical competencies that will continue to have great leverage and opportunity.

Broadening Our Global Presence in Important Growth Markets

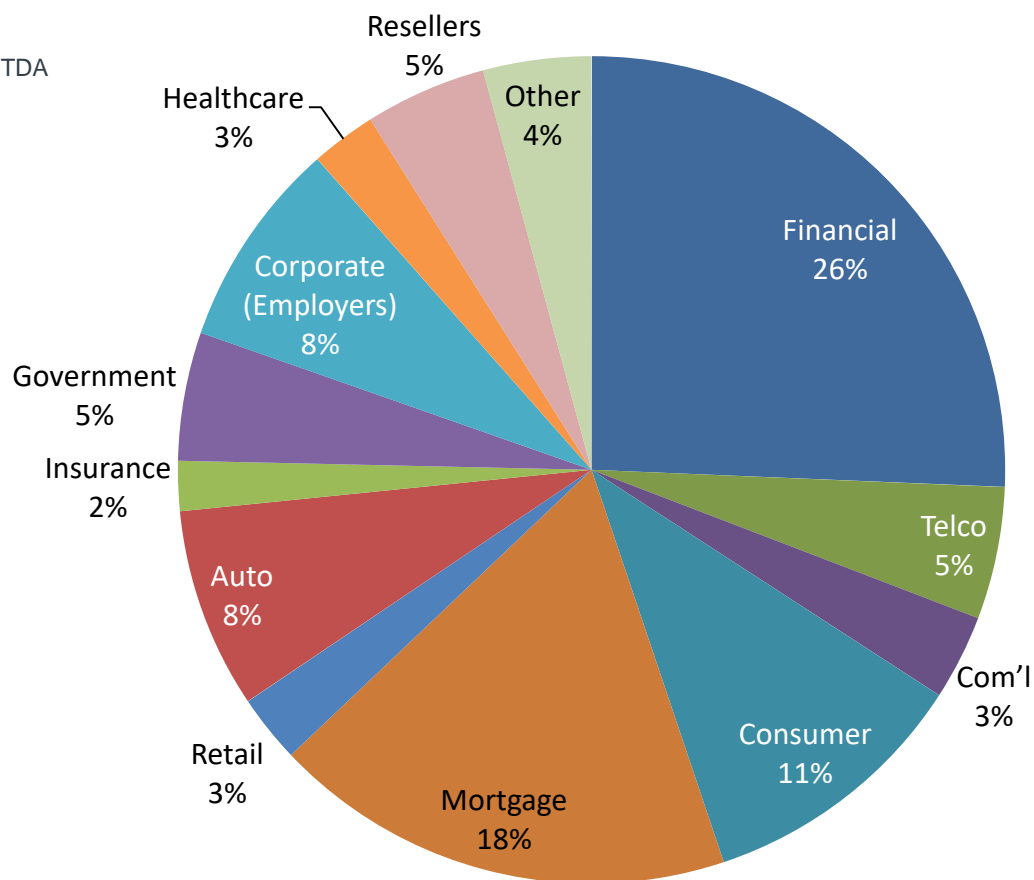


A Strong Portfolio of Singularly Focused Businesses

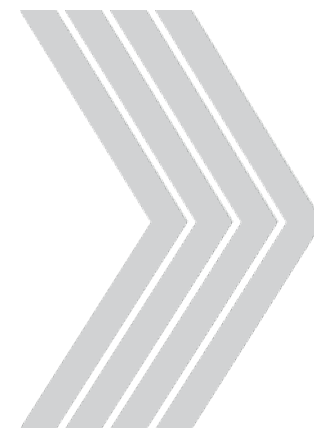
2016 Business Mix



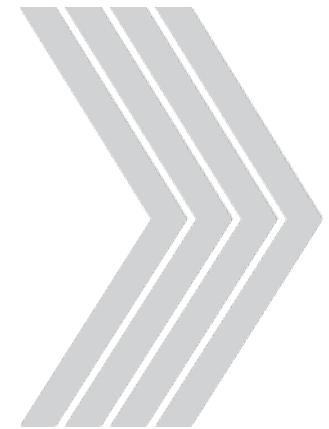
2016 Vertical Mix



Q&A



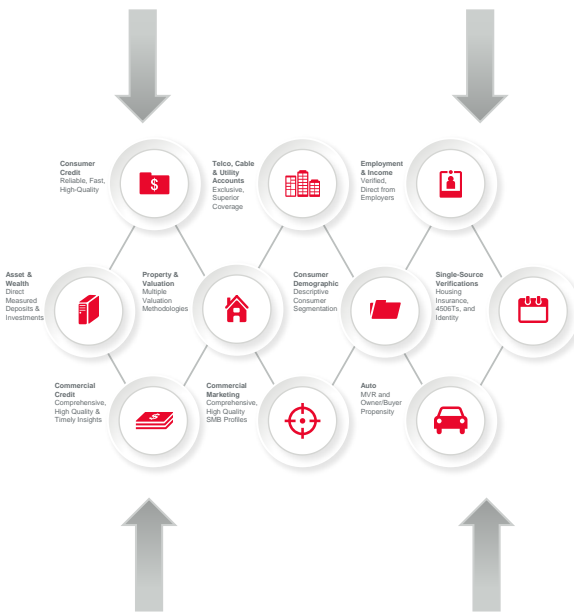
APPENDIX



Real Time Integration of Data from Multiple Sources & State-of-the-Art Analytics Drives Unique Insights

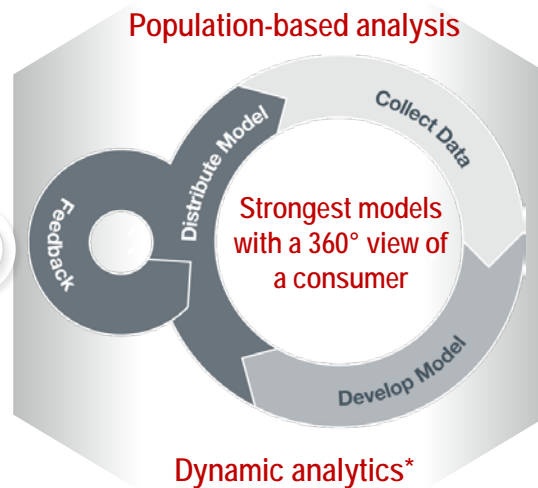
Data

Varied new data gathered from diverse sources and updated routinely



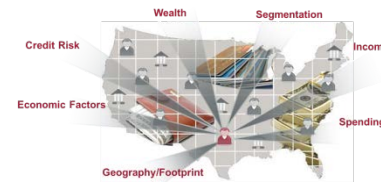
Customer/consumer data

Unique customer data integrated into models



Wide range of data, analytics and insights

VARIABLES & METHODS



Strong delivery platform to suit customer needs

SOLUTION DELIVERY



ANALYTIC DIMENSIONS

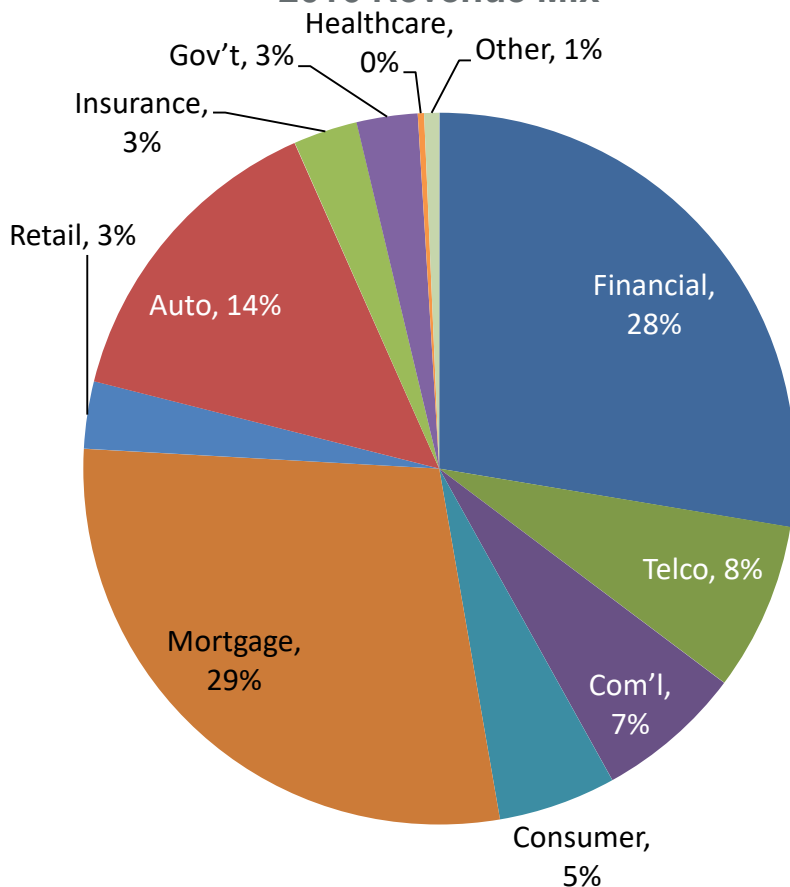


* Data, attributes, models and algorithms updated continuously

US Information Solutions (USIS)

Strengthen our foundation of assets and capabilities while investing in solutions and adjacencies that accelerate sustainable growth in existing and new markets

2016 Revenue Mix



Focus Areas

STRENGTHEN & EXTEND CORE

- Speed Time to Market
- Execute Trended Data
- Deliver CFN (commercial database)
- Expand & Mature Auto
- Streamline On-Boarding
- Enhance Customer Experience
- Leverage trended data and employment & income verification to further penetrate the mortgage market

BUILD EMERGING BUSINESSES

- Expand Anti-Money Laundering Solutions
- Deploy Debt Mgmt
- Broaden Marketing Services Solutions

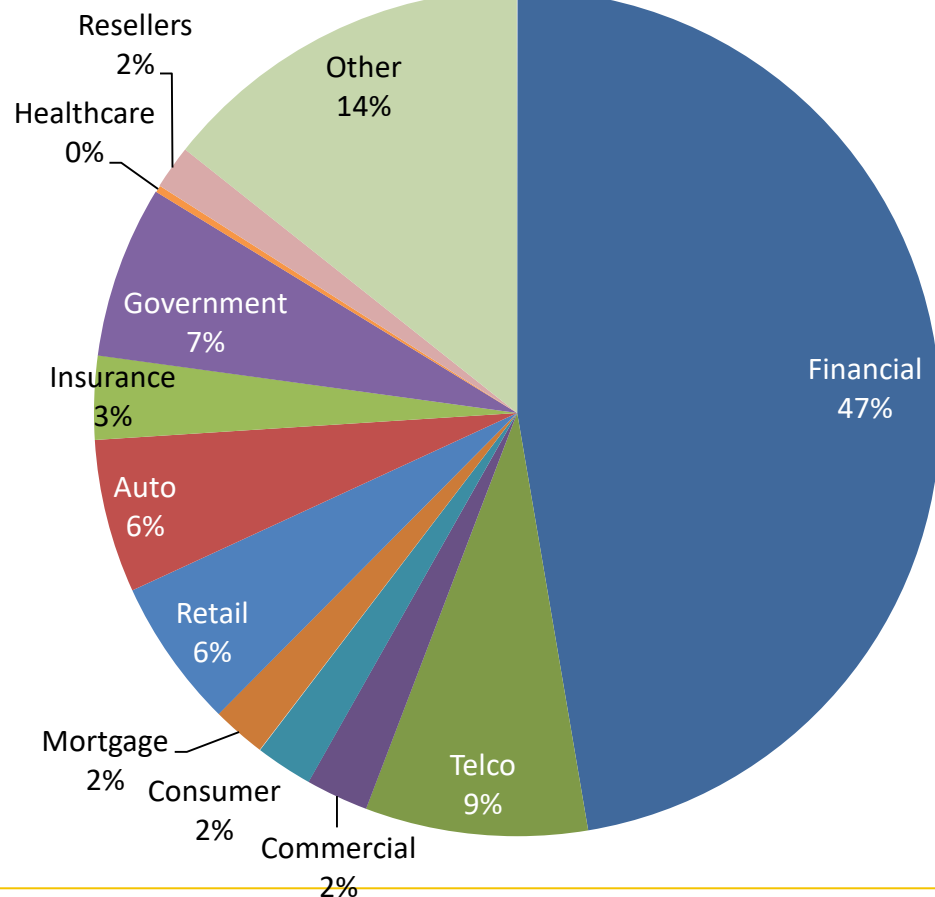
POSITION FOR FUTURE

- Gain Momentum in Mobile Innovation
- Digital Authentication Solution

International (INTL)

Address customer needs through unique data assets to drive insights delivered via strategic technology platforms complemented by M&A for geographic and domain expansion.

2016 Revenue Mix



Focus Areas

INSIGHTS

- New data & exchanges
- Analytics enabled by Cambrian
- Global InterConnect delivery platform

ID & FRAUD

- Build ID & Fraud exchanges
- Identity authentication
- Deploy the Ostra fraud mgmt application

DEBT SVCS

- Expand across markets
- Focus on government
- Deploy solutions across markets

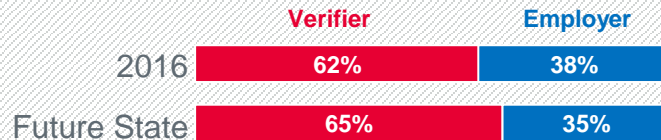
EXPLORE & DEVELOP

- Intl Work Number
- Access to consumer and commercial transaction data

Workforce Solutions (WS)

Accelerating growth through Work Number expansion, steadfast focus on regulatory-driven compliance offerings, and vertical expertise across direct and indirect channels

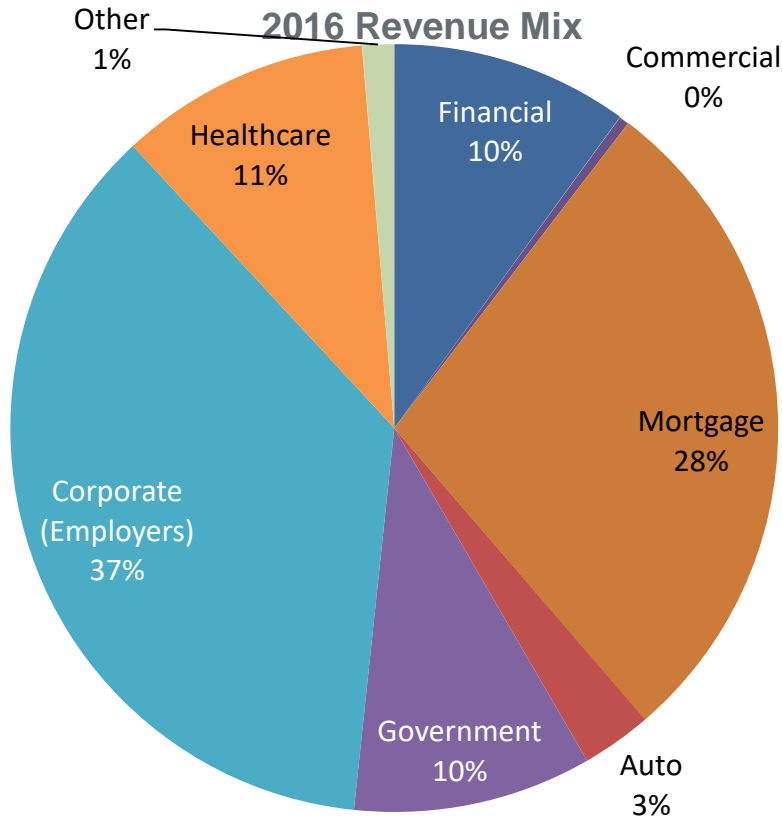
Business Mix



TWN Records *US only*

	2016	Current Goal
Records	296M	368M

2016 Revenue Mix



Focus Areas

TWN VALUE

Optimize value through **greater demand and supply**

Down-market

Expand distribution through partner channels to penetrate mid and small employer segments

ACA VERIFICATIONS & COMPLIANCE

Maintain **leadership in Healthcare Compliance**
Expand margins to approach segment average over strategic period

GOVERNMENT

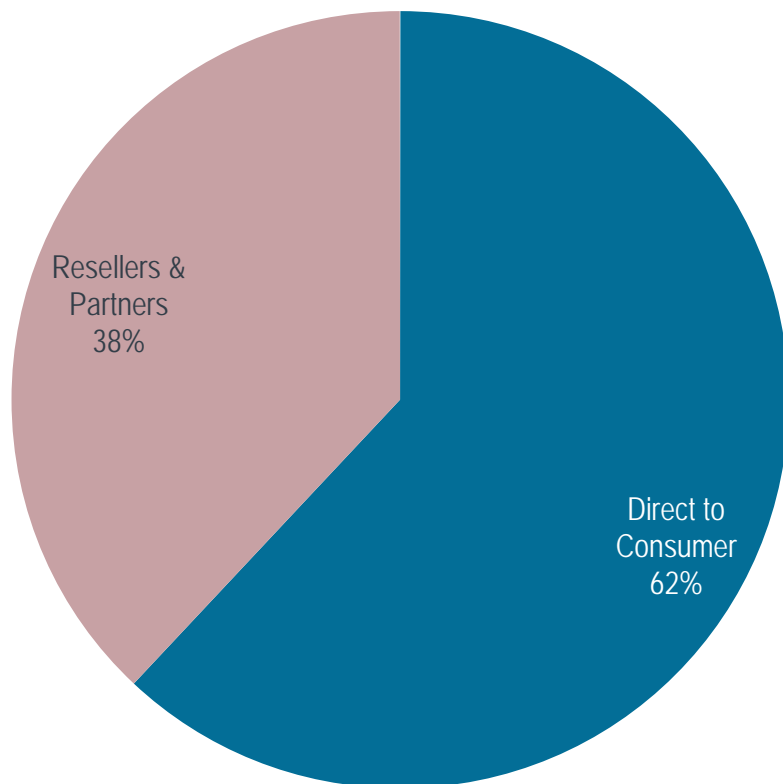
Establish EFX as **market leader to empower government** decision-makers

* All Healthcare revenue is ACA Verifications & Compliance

Global Consumer Solutions (GCS)

Giving consumers more control over personal credit data

2016 Revenue Mix



Focus Areas

CONSUMER CONTROL & EMPOWERMENT

- Consumer demand for transparency and control of personal credit data
- TrustedID offering
- Free lifetime lock and unlock services for U.S. Consumers

INDIRECT CHANNEL

- Execute and expand vertical reach and major partnerships

FINANCIAL WELLNESS

- Reach new consumers through employer relationships and empower financial wellness

GLOBAL INNOVATION

- Deploy Renaissance to priority markets to advance offerings while improving customer experience

Equifax Lexicon

- › Closed Exchanges: a give-to-get model where data providers determine the content of the database, utilization requirements/obligations, and governance philosophy; generally, all data providers contribute the same amount/type of data in return for their access to the consolidated data
- › Growth Playbook: the process of developing strategic growth plans for 3 years into the future
 - Enterprise Growth Initiatives (EGI): the process whereby large strategic initiatives are developed and tracked against specific milestones/metrics; ensures continuous senior management involvement and oversight
 - New Product Innovation (NPI): the process of developing from 55 to 65 new product launches every year which contribute approximately 3 points of revenue growth each year
 - Vitality Index: an NPI metric that measures the revenue in any given year from products launched in the prior three years
- › LEAN: the process of streamlining various processes to improve both operating efficiency and effectiveness
- › Data & Analytics (D&A): the organization of our data and analytic professionals responsible for developing new analytic insights used for new products and other research endeavors
- › Insights: Analytical interpretations of various data assets that enable institutions to make better, more precise, real time decisions
- › Fused Scores: a statistical process where multiple databases/scores are integrated into a single insight for customers to consume/integrate into their internal IT platforms
- › Verticals: our various end-use markets aka industry verticals; reflects how we organize our sales professionals and go-to-market strategies
- › Enterprise Selling: the process whereby our sales organizations represent ALL of Equifax's capabilities to their respective vertical focus
- › Connectors: Institutions that enable broader, more diverse distribution of insights and information
- › InterConnect: the global IT platform whereby many customers consume our data and insight products; our most common decisioning platform that is and has been developed for global implementation
- › Cambrian: the analytic platform utilized by the Data & Analytics team to develop analytic insights for new products
- › Adjusted EPS: GAAP EPS excluding acquisition amortization and select periodic (i.e. less frequent) one-time items, e.g. restructuring charges, large tax credits, etc.
- › Adjusted EBITDA: Consolidated Net Income Attributable to Equifax adding back Depreciation & Amortization, taxes, select periodic (i.e. less frequent) one-time items, e.g. restructuring charges, large tax credits, etc., and net Interest Expense (excluding Interest Income)